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1	Ja Vonne M. Phillips, Esq. SBN 187474 Joseph Chun, Esq. SBN 240208				
$\begin{bmatrix} 2 \\ 3 \end{bmatrix}$	McCarthy & Holthus, LLP 1770 Fourth Avenue				
4	San Diego, CA 92101				
5	Phone (619) 685-4800 Fax (619) 685-4810				
6	Attorney for: Secured Creditor, Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Trust 2005-R9, Asset-Backed Pass- Through Certificates, Series 2005-R9, it assignees and/or successors, and the servicing agent American Home Mortgage Servicing, Inc				
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11	UNITED STATES BANKRUPTCY COURT				
12	NORTHERN DISTRICT OF CALIFORNIA				
13	OAKLAND DIVISION				
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15	In re:	In Proceedings Under			
16	Gregory Williams) Chapter 13			
17	Margunn Williams,) Case No. 09-45401 N			
18	Debtor(s).) MOTION TO APPROVE LOAN			
19	Deutsche Bank National Trust Company, as) MODIFICATION			
20	Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage))			
21	Securities Trust 2005-R9, Asset-Backed Pass-)			
22	Through Certificates, Series 2005-R9, its successors and/or assigns,))			
23 24	Movant,)			
25	v.))			
26	Gregory Williams and Margunn Williams,)			
27	Debtor(s); and Martha G. Bronitsky, Chapter 13 Trustee,)			
28	Respondents.				
29	respondents.				
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File No. CA-10-28292/ Case No. 09-45401 N

Motion to Approve Loan Modification

Case: 09-45401 Doc# 32 Filed: 11/10/10 Entered: 11/10/10 06:21:35 Page 1 of 3

Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Trust 2005-R9, Asset-Backed Pass-Through Certificates, Series 2005-R9, it assignees and/or successors, and the servicing agent American Home Mortgage Servicing, Inc ("Movant"), by and through its undersigned attorney, moves for approval of a loan modification regarding the real property generally described as 5027 Vesteny Court, Antioch, CA 94531.

Movant seeks Court approval of the entry into final modification agreement with Debtor on the basic terms and conditions as set forth below:

Mofication Summary:	Original Terms	Modified Terms
Payment- P&I:	4,205.33	2,844.35
Payment- Escrow:	730.18	988.47
Total Payment:	4,935.51	3,842.82
Interest Rate:	5.50000%	2.000%
Remaining Term:	298	298
Current UPB:	691,049.84	711,638.74
Total Capitalized:	26,464.84	20,588.90
Maturity Date:	09-35	9/01/2035 (balloon due \$84,168.38)
Original DTI:	40.80%	
Post MOD DTI:	31.91%	

1	Rate Change:				
2	12/01/2015	3,144.08	3.000%		
3 4	12/01/2016	3,448.51	4.000%		
5	12/01/2017	3,523.94	4.250%		
6 7 8 9 10 11 12	WHEREFORE, Secured Creditor prays for judgment as follows: 1. For an Order approving entry into the proposed loan modification between Secure Creditor and the Debtor. 2. For such other relief as the Court deems proper. DATED: 11/9/2010				
13 14	McCarthy & Holthus, LLP				
15 16 17 18 19 20	By: /s/ Joseph Chun Joseph Chun, Esq. Attorney for Secured Creditor				
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25 26 27 28					

File No. CA-10-28292/ Case No. 09-45401 N Motion to Approve Loan Modification Case: 09-45401 Doc# 32 Filed: 11/10/10 Entered: 11/10/10 06:21:35 Page 3 of 3